Fill in this in	nformation to id	entify your case	and this filing:		
Debtor 1	Debra	Α	Alexander		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing	g) First Name	Middle Name	Last Name		
United States B	ankruptcy Court for	the: WESTERN DI	ST. OF PENNSYLVANIA		
Case number	18-10804			Ch a alv	if while in the
(if known)					if this is an led filing
				1	
Official Forn	n 106A/B				
Schedule A	——— √B: Property	,			12/15
the asset in the ofiling together, be sheet to this form Part 1: Do 1. Do you own No. Go	category where you ooth are equally reson. On the top of an escribe Each Roman or have any legal to to Part 2.	u think it fits best. Is ponsible for supply ny additional pages, esidence, Buildi or equitable interes	ist an asset only once. If an analy as as complete and accurate a ing correct information. If more write your name and case nuring, Land, or Other Real Et in any residence, building, la	s possible. If two married per re space is needed, attach a s mber (if known). Answer eve Estate You Own or Have	eople are separate ry question.
Yes. W	here is the property	?			
1.1. 12934 N. Watso Street address, if ava	ailable, or other descript	Check all ion ☐ Singl ☐ Duple	he property? that apply. e-family home ex or multi-unit building	Do not deduct secured clai amount of any secured clai Creditors Who Have Claim Current value of the	ims on Schedule D: s Secured by Property. Current value of the
Conneaut Lake	e PA 163		lominium or cooperative Ifactured or mobile home	entire property? \$130,000.00	portion you own? \$65,000.00
City		Code Land		Ψ100,000.00	Ψοσ,σσσ.σσ
Crawford		Time	stment property share	Describe the nature of yo interest (such as fee simple entireties, or a life estate)	ole, tenancy by the
County		Othe		 Entireties	
		Who has Check or	an interest in the property? e.		
		Debte	or 1 only or 2 only or 1 and Debtor 2 only ast one of the debtors and anothe	Check if this is comm (see instructions)	nunity property
			ormation you wish to add abouidentification number:	ut this item, such as local	_
			of your entries from Part 1, incrite that number here		\$65,000.00
Part 2: Do	escribe Your Ve	ehicles			
Do you own, leas		•	n any vehicles, whether they a also report it on Schedule G: Ex	_	-
3. Cars, vans,	trucks, tractors, sp	port utility vehicles,	motorcycles		
□ No ☑ Yes					

Debtor 1	Debra A	Alexander	Cas	se number (if known) 18	3-10804
3.1. Make: Model: Year: Approximat	te mileage:	Ford Windstar 2006 250,000	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	amount of any secured of creditors Who Have Classifications who have classification current value of the entire property?	Current value of the portion you own?
Other information 2006 Ford miles)		r (approx. 250,00	Check if this is community property (see instructions)		
3.2. Make: Model: Year: Approximat Other inform 2001 Ford miles)	mation:	Ford F150 2001 150,000 prox. 150,000	Who has an interest in the property? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only ☑ At least one of the debtors and another □ Check if this is community property (see instructions)	amount of any secured of creditors Who Have Classifications with the continuous contraction of the continuous property?	aims Secured by Property. Current value of the portion you own?
3.3. Make: Model: Year: Approximat Other inform 1966 Buice	mation:	Buick LeSabre 1966 175,000 e (approx. 175,00	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property	amount of any secured of creditors Who Have Classifications with the current value of the entire property?	aims Secured by Property. Current value of the portion you own?
miles) 3.4. Make: Model: Year: Approximat Other inforr	•	Camper 1969	(see instructions) Who has an interest in the property? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another	amount of any secured of creditors Who Have Classifications with the continuous contraction of the continuous contraction.	aims Secured by Property. Current value of the portion you own?
	craft, aircrandes coles: Boats		Check if this is community property (see instructions) ATVs and other recreational vehicles, other vehrsonal watercraft, fishing vessels, snowmobiles, n		
			ou own for all of your entries from Part 2, incl for Part 2. Write that number here	· ·	\$1,875.00
Part 3:	Descr	ibe Your Perso	nal and Household Items		
Do you ow	n or have a	any legal or equitab	ole interest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
Examµ □ No	<i>bles:</i> Major o	e Household t	e, linens, china, kitchenware furnishings, all used		<u>\$1,500.00</u>
		50% Interes	l		

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 3 of 46

Deb	tor 1	Debra A Alexander	Case number (if known)	18-10804
7.	Electro Exampl	nics les: Televisions and radios; audio, video, stereo, and digital equipment; comp music collections; electronic devices including cell phones, cameras, me		;
	□ No ☑ Yes	s. Describe Televisions and Computer		\$250.00
		50% Interest		
8.		ibles of valueles: Antiques and figurines; paintings, prints, or other artwork; books, pictures stamp, coin, or baseball card collections; other collections, memorabilia,	· ·	
	✓ No ☐ Yes	s. Describe		
9.		nent for sports and hobbies les: Sports, photographic, exercise, and other hobby equipment; bicycles, pocanoes and kayaks; carpentry tools; musical instruments	ol tables, golf clubs, skis;	
	✓ No ☐ Yes	s. Describe		
10.		ns /es: Pistols, rifles, shotguns, ammunition, and related equipment		
	✓ No	s. Describe		
11.		s les: Everyday clothes, furs, leather coats, designer wear, shoes, accessories		
	☐ No ✓ Yes	s. Describe Debtors clothing		\$400.00
12.	Jewelry Exampl	y les: Everyday jewelry, costume jewelry, engagement rings, wedding rings, hei gold, silver	irloom jewelry, watches, ς	gems,
	□ No ✓ Yes	s. Describe wedding band		\$500.00
13.	Exampl	rm animals les: Dogs, cats, birds, horses		
	✓ No	s. Describe		
14.	Any oth	ner personal and household items you did not already list, including any list	health aids you	
		s. Give specific		
15.		e dollar value of all of your entries from Part 3, including any entries for perd for Part 3. Write the number here		→ \$2,650.00
Pa	art 4:	Describe Your Financial Assets		
_				

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 4 of 46

Deb	tor 1	Debra A Alexand	er	Case number (if known)	18-10804
16.	 Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ No ✓ Yes. Cash: 				
	☐ Yes.			Cash:	
17.	Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No				
	_		Institution n	ame:	
	17.	Checking acco	unt: Checking	account Marquette Savings Bank	\$500.00
	17.	2. Checking acco	•	account with adult son consisting of Student Load of son. Detor has not contributed to this account.	n
			Marquette	e Savings Bank; Estimated balance \$2000	\$0.00
	17.	3. Checking acco	unt: Checking funds	account with daughter consisting solely of Daugh	nters
			Marquette	e Savings Bank \$37.00	\$0.00
18.	Example No	es: Bond funds, inve	ublicly traded stocks estment accounts with	brokerage firms, money market accounts	
19.	-	-	and interests in inco nership, and joint ve	rporated and unincorporated businesses, including nture	
	info	Give specific mation about	Name of entity:	% of owners	hip:
20.	Negotial	ble instruments inclu	ide personal checks, o	gotiable and non-negotiable instruments cashiers' checks, promissory notes, and money orders. transfer to someone by signing or delivering them.	
	info	Give specific mation about	Issuer name:		
21.		ent or pension acces: Interests in IRA, profit-sharing pla	ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or	
	_	List each	ype of account:	Institution name:	

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 5 of 46

Deb	otor 1 Debra A Alexander	Case number (if known)	18-10804
22.	Security deposits and prepayments Your share of all unused deposits you have made so th Examples: Agreements with landlords, prepaid rent, pu companies, or others		
	✓ No YesInstitutio	n name or individual:	
23.	Annuities (A contract for a specific periodic payment of	of money to you, either for life or for a number of years)
	✓ No Yes Issuer name and description	on:	
24.	Interests in an education IRA, in an account in a qua 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).	alified ABLE program, or under a qualified state tuit	ion program.
	✓ No ☐ Yes Institution name and descri	iption. Separately file the records of any interests. 11	U.S.C. § 521(c)
25.	Trusts, equitable or future interests in property (other powers exercisable for your benefit		
	✓ No✓ Yes. Give specific information about them		
26.	Patents, copyrights, trademarks, trade secrets, and Examples: Internet domain names, websites, proceeds		
	NoYes. Give specific information about them		
27.	Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooper No Yes. Give specific information about them	rative association holdings, liquor licenses, profession	al licenses
Mor	ney or property owed to you?		Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you		
	✓ No Yes. Give specific information about them, including whether you already filed the returns and the tax years	•	Federal: State: Local:
29.	Family support Examples: Past due or lump sum alimony, spousal sup	port, child support, maintenance, divorce settlement, p	property settlement
	✓ No ☐ Yes. Give specific information	Alimony:	
		Maintenance	e:
		Support:	
		Divorce sett	lement:
		Property set	tlement:

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 6 of 46

Deb	tor 1 Debra A Alexander	Case number (if known)	18-10804
30.	Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits compensation, Social Security benefits; unpaid loans you made		
	✓ No✓ Yes. Give specific information		
31.	Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA)	A); credit, homeowner's, or renter's	insurance
	✓ No Yes. Name the insurance company of each policy and list its value	Beneficiary:	Surrender or refund value:
32.	Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insura entitled to receive property because someone has died	ance policy, or are currently	
	✓ No ☐ Yes. Give specific information		
33.	Claims against third parties, whether or not you have filed a lawsuit or <i>Examples:</i> Accidents, employment disputes, insurance claims, or rights to		
	✓ No ☐ Yes. Describe each claim		
34.	Other contingent and unliquidated claims of every nature, including corights to set off claims	ounterclaims of the debtor and	
	✓ No ☐ Yes. Describe each claim		
35.	Any financial assets you did not already list		
	✓ No✓ Yes. Give specific information		
36.	Add the dollar value of all of your entries from Part 4, including any en attached for Part 4. Write that number here		→ \$500.00
Pa	art 5: Describe Any Business-Related Property You Own	or Have an Interest In. Lis	t any real estate in Part 1.
37.	Do you own or have any legal or equitable interest in any business-rela	ated property?	
	✓ No. Go to Part 6. ✓ Yes. Go to line 38.		
20	Accounts receivable or commissions you already earned		Current value of the portion you own? Do not deduct secured claims or exemptions.
30.	_ N		
	✓ No ☐ Yes. Describe		
39.	Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copie desks, chairs, electronic devices	rs, fax machines, rugs, telephones	i,
	✓ No ☐ Yes. Describe		

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 7 of 46

Deb	tor 1	Debra A Alexander	Case number (if known)	18-10804
40.	Machin	ery, fixtures, equipment, supplies you use in business, and tools of	your trade	
	✓ No ☐ Yes	Describe		
41.	Invento	у		
	✓ No ☐ Yes	Describe		
42.	Interest	s in partnerships or joint ventures		
	✓ No ☐ Yes	Describe Name of entity:	% of owners	hip:
43.	Custom	er lists, mailing lists, or other compilations		
	✓ No ☐ Yes	Do your lists include personally identifiable information (as define No Yes. Describe	ed in 11 U.S.C. § 101(41A))?	
44.	Any bus	siness-related property you did not already list		
	✓ No ☐ Yes	. Give specific information.		
45.		dollar value of all of your entries from Part 5, including any entries d for Part 5. Write that number here		→ \$0.00
		Describe Any Farm- and Commercial Fishing-Related Ple f you own or have an interest in farmland, list it in Part 1.		
46.	-	own or have any legal or equitable interest in any farm- or commerc	cial fishing-related property	<i>?</i>
		Go to Part 7. Go to line 47.		
	_			Current value of the portion you own? Do not deduct secured claims or exemptions.
47.	Farm a			·
	✓ No Yes	es: Livestock, poultry, farm-raised fish		
48.	Crops	either growing or harvested		
	_	. Give specific		
49.	Farm ar	d fishing equipment, implements, machinery, fixtures, and tools of	trade	
	✓ No ☐ Yes			
50.	Farm ar	d fishing supplies, chemicals, and feed		
	✓ No ☐ Yes			

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 8 of 46

Deb	tor 1 Debra A Alexander	Case nu	umber (if known)18	-10804		
51.	Any farm- and commercial fishing-related property you did not	already list				
	✓ No Yes. Give specific information					
52.	. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here					
Pa	Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above					
53.	Do you have other property of any kind you did not already list Examples: Season tickets, country club membership	?				
	✓ No✓ Yes. Give specific information.					
54.	Add the dollar value of all of your entries from Part 7. Write that	at number here		\$0.00		
Pa	art 8: List the Totals of Each Part of this Form					
55.	Part 1: Total real estate, line 2			\$65,000.00		
56.	Part 2: Total vehicles, line 5	\$1,875.00				
57.	Part 3: Total personal and household items, line 15	\$2,650.00				
58.	Part 4: Total financial assets, line 36	\$500.00				
59.	Part 5: Total business-related property, line 45	\$0.00				
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00				
61.	Part 7: Total other property not listed, line 54	\$0.00				
62.	Total personal property. Add lines 56 through 61	\$5,025.00	Copy personal property total	+ \$5,025.00		
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$70,025.00		

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 9 of 46

Fill in this inf	ormation to iden	tify your case:			
Debtor 1	Debra First Name	A Middle Name	Alexander Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States Ba	nkruptcy Court for the	WESTERN DIST.	OF PENNSYLVANIA		Check if this is ar
Case number (if known)	18-10804			_	amended filing

Official Form 106C

Part 1:

Schedule C: The Property You Claim as Exempt

Identify the Property You Claim as Exempt

Which set of exemptions are you claiming?

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)						
2. For any property you list on Schedule A/B th	nat you claim as exen	npt, fill in the information b	elow.			
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption			
	Copy the value from Schedule A/B	Check only one box for each exemption				
Brief description: 12934 N. Watson Run Road Line from Schedule A/B:	\$65,000.00	\$17,250.00 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(b)(3)(B)			

abla

Check one only, even if your spouse is filing with you.

\$500.00

100% of fair market

applicable statutory

value, up to any

limit

11 U.S.C. § 522(b)(3)(B)

3.	Are you claiming a homestead exemption of more than \$160,375?				
	(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)				
	 ✓ No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes 				

\$500.00

Brief description:

miles)

2006 Ford Windstar (approx. 250,000

Line from Schedule A/B: 3.1

Debtor 1 Debra A Alexander				Case number (if known) 18-10804		
Part 2:	Additional Page					
	ription of the property and line on 4/B that lists this property	Current value of the portion you own		ount of the mption you claim	Specific laws that allow exemption	
		Copy the value from Schedule A/B		eck only one box for h exemption		
Brief descri	ption: I F150 (approx. 150,000 miles)	\$750.00	\square	\$750.00 100% of fair market	11 U.S.C. § 522(b)(3)(B)	
Line from S	Schedule A/B:			value, up to any applicable statutory limit		
miles)	ption: ck LeSabre (approx. 175,000 cchedule A/B:3.3	\$500.00		\$500.00 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(b)(3)(B)	
Brief descri		\$125.00		\$125.00 100% of fair market	11 U.S.C. § 522(b)(3)(B)	
Line from S	Cchedule A/B:		U v	value, up to any applicable statutory limit		
Brief descri	ption: d furnishings, all used	\$1,500.00	☑	\$1,500.00 100% of fair market	11 U.S.C. 522(b)(3)(B)	
50% Inter	-			value, up to any applicable statutory limit		
Brief descri	ption:	\$250.00	$\overline{\mathbf{Q}}$	\$250.00	11 U.S.C. 522(b)(3)(B)	
Television	ns and Computer			100% of fair market value, up to any		
50% Inter Line from S	est chedule A/B:7			applicable statutory		
Brief descri	•	\$400.00	<u> </u>	\$400.00 100% of fair market	42 Pa.C.S. § 8124(a)(1), (2)	
	chedule A/B:11			value, up to any applicable statutory limit		
Brief descri	•	\$500.00	V	\$300.00 100% of fair market	42 Pa.C.S. § 8123(a)	
_	Cchedule A/B:12			value, up to any applicable statutory limit		
Bank	ption: account Marquette Savings Schedule A/B:17.1	\$500.00		\$500.00 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(b)(3)(B)	

Fill in this inf	ormation to identi	v vour case:				
Debtor 1	Debra /		Alexander			
		fiddle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name N	fiddle Name	Last Name			
United States Ba	nkruptcy Court for the: 1	VESTERN DIS	T. OF PENNSYLVAN	IIA		
Case number	18-10804				Chook if this is	
(if known)			_		Check if this is amended filing	
Official Form	106D					
Schedule D	: Creditors Who	Have Clai	ms Secured by	Property		12/15
correct informatic On the top of any 1. Do any credi No. Che Yes. Fill Part 1: Lis 2. List all secur claim, list the	and accurate as possible on. If more space is ne additional pages, write tors have claims secured this box and submit to all of the information of the claims. If a creditor creditor separately for experienced claims.	eded, copy the asyour name and ed by your prophis form to the cobelow. ns has more than on each claim. If more	Additional Page, fill it of a case number (if known berty? Dourt with your other school of the case o	cout, number the entri on). edules. You have note	es, and attach it to thing else to report on the	is form. Column C
	particular claim, list the sible, list the claims in all ne.			Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1		Describe the secures the c		\$95,500.00	\$65,000.00	\$30,500.00
Creditor's name PO Box 650856 Number Street	oans	- residence -				
Dallas City Who owes the del Debtor 1 only Debtor 2 only Debtor 1 and Debtor 1 and Company At least one of Check if this of to a communication	Debtor 2 only the debtors and anothe	Contingen Unliquidat Disputed Nature of lien An agreen Statutory I Judgment		s mortgage or secured	car loan)	
Date debt was inc	curred <u>1/23/2002</u>	_ Last 4 digits o	of account number	9 1 9 6		
Add the dollar val	lue of your entries in C :	olumn A on this	page. Write	\$95,500.00		
If this is the last p	age of your form, add	he dollar value	totals from		1	

Official Form 106D

all pages. Write that number here:

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 12 of 46

Debtor 1	Debra A Alexander			Case number (if known)18-10804	
Part 2	2: List Others to Be Notified	for a	Debt That You	Already Listed	
example then list list the a	e, if a collection agency is trying to co t the collection agency here. Similarly	llect fro	m you for a debt y have more than or	tcy for a debt that you already listed in Part 1. For ou owe to someone else, list the creditor in Part 1, and he creditor for any of the debts that you listed in Part 1, to be notified for any debts in Part 1, do not fill out or	
1	LSF8 Master Paticipation Trust			On which line in Part 1 did you enter the creditor?	2.1
	Name 13801 Wireless Way			Last 4 digits of account number	
	Number Street				_
				- -	
	Oklahoma City	OK	73134	_	
	City	State	ZIP Code	-	
2	Richard M Squire, Esq.			On which line in Part 1 did you enter the creditor?	2.1
	Name One Jenkentown Station STE 104			Last 4 digits of account number	
	Number Street				_
	115 West Avenue			_	
		PA	19046	_	
	City	State	ZIP Code	_	

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 13 of 46

Fill in this in	formation to i	dentify your ca	se:			
Debtor 1	Debra	Α	Alexander			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing) First Name	Middle Name	Last Name			
United States Ba	ankruptcy Court fo	r the: WESTERN I	DIST. OF PENNSYLVANIA			
Case number	18-10804				7 Check if this	is an
(if known)					amended filir	
Official Form	n 106E/F			_		
		s Who Have	Unsecured Claims			12/15
Ochicadic L	71 . Orcantor	3 Wilo Have	Onscoured Olaims			12/13
Do not include ar If more space is a to this page. On	ny creditors with needed, copy the the top of any ad	partially secured o	nd on Schedule G: Executory Co claims that are listed in Schedule it out, number the entries in the te your name and case number (D: Creditors Who I boxes on the left. A	Hold Claims Sec	cured by Property.
_ 11 0	to Part 2.	y unsecured claims	s against you?			
✓ No. Go ☐ Yes.	to Part 2.					
claim. For ea show both pri more space i claim, list the	ach claim listed, id iority and nonprior s needed for priori other creditors in	entify what type of o ity amounts. As mu ty unsecured claims Part 3.	reditor has more than one priority ustain it is. If a claim has both prior ch as possible, list the claims in als, fill out the Continuation Page of instructions for this form in the instructions	ity and nonpriority am Iphabetical order acco Part 1. If more than o	nounts, list that o	claim here and ditor's name. If
(For an expla	mation of each typ	e or ciaim, see me i		Total claim	Priority	Nonpriority
2.1					amount	amount
Priority Creditor's Nar	ne		Last 4 digits of account number			
Number Street			When was the debt incurred?		_	
			As of the date you file, the claim	is: Check all that ap	ply.	
			☐ Contingent ☐ Unliquidated			
Otto	Otata	710.0-1-	Disputed			
City Who incurred the	State c debt? Check of	ZIP Code	 Type of PRIORITY unsecured cla	nim:		
Debtor 1 only	debt: Oncor	one.	☐ Domestic support obligations	aiiii.		
Debtor 2 only			Taxes and certain other debts	you owe the governn	nent	
Debtor 1 and	•	anothor	Claims for death or personal ir	njury while you were		
<u> </u>	f the debtors and a claim is for a cor		intoxicated Other Specify			
Is the claim subje		innanty acot	Other. Specify			
□ No	ou to onset:					
Yes						

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 14 of 46

Debtor 1	Debra A Alexander	Case number (if known) 18-10804
Part 2	: List All of Your NONPRIORITY	Y Unsecured Claims
	nny creditors have nonpriority unsecured No. You have nothing to report in this part. Yes	claims against you? Submit this form to the court with your other schedules.
If a c type	creditor has more than one nonpriority unsect of claim it is. Do not list claims already inclu	In the alphabetical order of the creditor who holds each claim. For each claim, list the creditor separately for each claim. For each claim listed, identify what uded in Part 1. If more than one creditor holds a particular claim, list the other creditors in insecured claims, fill out the Continuation Page of Part 2.
4.1		Total claim \$391.05
Capital (Last 4 digits of account number
Nonpriority PO Box	Creditor's Name	When was the debt incurred? 2014
Number	Street	As of the date you file, the claim is: Check all that apply.
		Contingent Unliquidated Disputed
Charlott		
Debto Debto Debto At lea	State ZIP Code Irred the debt? Check one. or 1 only or 2 only or 1 and Debtor 2 only ast one of the debtors and another k if this claim is for a community debt im subject to offset?	Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Credit Card
✓ No Yes	iiii aasjaat ta ollaat:	

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 15 of 46

Debtor 1	Debra A Alexander	Case number (if known)	18-10804	
Part 4:	Add the Amounts for Each Type of Unsecured Claim			

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

•		,		
				Total claim
Total claims from Part 1	6a.	Domestic support obligations	6a.	\$0.00
nom runt r	6b.	Taxes and certain other debts you owe the government	6b.	\$0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d. -	\$0.00
	6e.	Total. Add lines 6a through 6d.	6d.	\$0.00
				Total claim
Total claims from Part 2	6f.	Student loans	6f.	\$0.00
		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	^{6i.} -	\$391.05
	6j.	Total. Add lines 6f through 6i.	6j.	\$391.05

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 16 of 46

Fill in this inf	ormation to ider	tify your case:			
Debtor 1	Debra First Name	A Middle Name	Alexander Last Name		
Debtor 2 (Spouse, if filing)		Middle Name	Last Name		
, , ,			OF PENNSYLVANIA		
Case number	18-10804				Check if this is an
(if known)				│	amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.

 Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B*: *Property* (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 17 of 46

Fill i	n this inf	ormation to i	dentify your case:		
Debto	or 1	Debra	Α	Alexander	
		First Name	Middle Name	Last Name	
Debto	or 2 ise, if filing)	Firet Namo	Middle Name	Last Name	
United	d States Ba	nkruptcy Court fo	or the: WESTERN DIS	T. OF PENNSYLVA	ANIA
Case (if kno	number own)	18-10804			Check if this is an amended filing
Offici	al Form	106H			
Sche	dule H	Your Cod	ebtors		12/1
needed page. (I, copy the On the top	Additional Page of any Addition	e, fill it out, and numbe al Pages, write your na	r the entries in the bo ame and case number	oplying correct information. If more space is boxes on the left. Attach the Additional Page to this per (if known). Answer every question.
1. Do □ ☑	No	any codebtors?	' (If you are filing a joi	nt case, do not list eith	ther spouse as a codebtor.)
	clude Arizon	na, California, Ida			or territory? (Community property states and territories of Rico, Texas, Washington, and Wisconsin.)
	Yes. Did	I your spouse, fo	rmer spouse, or legal e	quivalent live with you a	u at the time?
pe cre	rson show editor on S	list all of your c n in line 2 again Schedule D (Offic	as a codebtor only if	that person is a guara dule E/F (Official Forn	a codebtor if your spouse is filing with you. List the arantor or cosigner. Make sure you have listed the orm 106E/F), or <i>Schedule G</i> (Official Form 106G). Use
	Column 1:	Your codebtor			Column 2: The creditor to whom you owe the debt
					Check all schedules that apply:
0.4	David Ala	avando:			
3.1	David Ale Name				Schedule D, line 2.1
	12034 N. Number	Watson Run F Street	Road		Schedule E/F, line
					Schedule G, line
	Conneau	t Lake	PA State	16316 ZIP Code	Caliber Home Loans
20	Alexande	ar David			
3.2	Name				Schedule D, line 2.1
	12034 N. Number	Watson Run F	Road		Schedule E/F, line
					Schedule G, line
	Conneau	t Lake	PA	16316	Caliber Home Loans
	City		State	ZIP Code	

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 18 of 46

Fill in this infor	mation to identify	y your case:			
Debtor 1	Debra First Name	A Middle Name	Alexander Last Name		eck if this is:
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	_ _	An amended filing
	cruptcy Court for the:		T. OF PENNSYLVANIA	<u>a</u>	A supplement showing postpetition chapter 13 income as of the following date:
Case number (if known)	18-10804				MM / DD / YYYY
Official Form 1	061				WIWI / DD / TTTT

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Describe	Employ	vment
I GIL II	DCGGIRC		y

۱.	Fill in your employment information.		Debtor 1			Debtor 2 or non-	filing spou	se
	If you have more than one job, attach a separate page with information about	Employment status	☐ Employed✓ Not employ	red		✓ Employed☐ Not employed	ed	
	additional employers.	Occupation	Disabled sinc	e 5/15/199	2	School Bus Dr	icer	
	Include part-time, seasonal, or self-employed work.	Employer's name				AC School Ser	vices, Inc	
	Occupation may include	Employer's address				One Anderson	Plaza	
	student or homemaker, if it applies.		Number Street			Number Street		
						_		
						Greenville	PA	16125
			City	State	Zip Code	City	State	Zip Code
		How long employed t	here?		<u> </u>			_

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

			For Debtor 1	non-filing spouse
2.	List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	\$0.00	\$1,298.00
3.	Estimate and list monthly overtime pay.	3. 🖣	¥0.00	\$0.00
4.	Calculate gross income. Add line 2 + line 3.	4.	\$0.00	\$1,298.00

Official Form 106l Schedule I: Your Income page 1

Debt	or 1 Debra A Alexander		Case nun	nbe	r (if know	n) <u>18</u>	-10	804
			For Debtor 1		or Debto on-filing		.	
	Copy line 4 here	4.	\$0.00			98.00	_	
5.	List all payroll deductions:							
	5a. Tax, Medicare, and Social Security deductions	5a.	\$0.00			70.71		
	5b. Mandatory contributions for retirement plans	5b.	\$0.00			00.00		
	5c. Voluntary contributions for retirement plans	5c.	\$0.00			0.00		
	5d. Required repayments of retirement fund loans	5d.	\$0.00			0.00		
	5e. Insurance	5e.	\$0.00			0.00		
	5f. Domestic support obligations	5f.	\$0.00			0.00		
	5g. Union dues	5g.	\$0.00			0.00		
	5h. Other deductions. Specify: See continuation sheet	5h. +	\$0.00		\$^	13.91		
	Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h$.	6.	\$0.00		\$18	34.62		
7.	Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00		\$1,1	13.38		
	List all other income regularly received:							
	8a. Net income from rental property and from operating a business, profession, or farm	8a.	\$650.00			0.00		
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.							
	8b. Interest and dividends	8b.	\$0.00		9	00.0		
	8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$0.00			0.00		
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.							
	8d. Unemployment compensation	8d.	\$0.00		\$22	29.38		
	8e. Social Security	8e.	\$927.50			16.00		
	8f. Other government assistance that you regularly receive							
	Include cash assistance and the value (if known) or any non- cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.							
	Specify: 3rd Party SSD	8f.	\$699.00		9	00.0		
	8g. Pension or retirement income	- 8g.	\$0.00			00.00		
	8h. Other monthly income.	_						
	Specify: Estimated Tax Refund	8h. 🖡	\$133.00			00.0		
9.	Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	\$2,409.50		\$9	75.38		
	Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$2,409.50	+[\$2,0	88.76]=[\$4,498.26
	State all other regular contributions to the expenses that you list in S	chedu	ıle J.					
	Include contributions from an unmarried partner, members of your houselfriends or relatives.	nold, yo	our dependents, you	r ro	ommates	, and ot	her	
	Do not include any amounts already included in lines 2-10 or amounts that	at are n	not available to pay	expe	enses liste	ed in Sc	hed	ule J.
	Specify:					11.	+	\$0.00
	Add the amount in the last column of line 10 to the amount in line 11.					12.		\$4,498.26
	income. Write that amount on the Summary of Your Assets and Liabilities if it applies.	s and (Certain Statistical Inf	orm	nation,			Combined monthly income
13.	Do you expect an increase or decrease within the year after you file t	his fo	rm?					
	✓ No. None. Yes. Explain:							

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 20 of 46

Debtor 1	Debra A Alexander		Case nu	mber (if known) 18-10804	
5h. Other	r Payroll Deductions (details)		For Debtor 1	For Debtor 2 or non-filing spouse	
Loca	· · · · · · · · · · · · · · · · · · ·			\$13.00	
PA S	UI			\$0.91	
		Totals:	\$0.00	\$13.91	

Official Form 106l Schedule I: Your Income page 3

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 21 of 46

Debtor 1	Debra A Alexander		Case number (if known)	18-10804	
8a. Attach	ed Statement (Debtor 1)				
		self employment			
Gross Mo	onthly Income:			\$650	0.00
Expense		Category	Amount		
Total Mo	nthly Expenses			\$(0.00
Net Mont	hly Income:			\$650	0.00

Official Form 106l Schedule I: Your Income page 4

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 22 of 46

F	ill in this inforn	nation to ide	ntify your case:			Cha	ck if this	. io.	
	Debtor 1	Debra	Α	Alexa	nder			ended filing	
	Desici 1	First Name	Middle Name	Last Na		$ \exists$	A supp	lement showing	
	Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Na	me			r 13 expenses a ng date:	is of the
	United States Bank	ruptcy Court for	the: WESTERN D	IST. OF PEN	NSYLVANIA		MM / D	D / YYYY	_
ı	Case number (if known)	18-10804							
Of	ficial Form 10)6J				J			
Sc	chedule J: Yo	our Expens	ses						12/15
cor nar	rect information. I	f more space is	s needed, attach ano Answer every questi	ther sheet to t	ing together, both ar his form. On the top				
1.	Is this a joint cas		Johnson						
2.	✓ No. Go to lir Yes. Does I No	ne 2. Debtor 2 live in a s. Debtor 2 mus	a separate househol st file Official Form 10 □ No		s for Separate Housel				
	Do not list Debtor Debtor 2.	1 and	Yes. Fill out this for each dependent		Dependent's relati Debtor 1 or Debtor		p to	Dependent's age	Does dependent live with you?
	Debiol 2.				grandchild			8	□ No - ☑ Yes
	Do not state the d names.	ependents'			grandchild			9	No Yes No
									Yes No Yes No No
3.	Do your expense expenses of peo yourself and you	ple other than	☐ No ☑ Yes						- □ Yes
P	art 2: Estim	ate Your Ong	going Monthly Ex	xpenses					
to ı	•	of a date after	the bankruptcy is fil	•	re using this form as supplemental Sche			•	
			ash government as: t on Schedule I: You					Your expens	ses
4.		-	xpenses for your readed					4	\$518.00
	If not included in	line 4:	_						
	4a. Real estate t	axes						4a	\$146.00
	4b. Property, hor	meowner's, or re	nter's insurance					4b	\$20.83
	4c. Home mainte	enance, repair, a	ınd upkeep expenses					4c	\$50.00
	4d. Homeowner's	s association or	condominium dues					4d	

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 23 of 46

Deb	tor 1 Debra A Alexander Case number (if known)	18-10804
		Your e	xpenses
5.	Additional mortgage payments for your residence, such as home equity loans	5	
6.	Utilities:		
	6a. Electricity, heat, natural gas	6a	\$275.00
	6b. Water, sewer, garbage collection	6b	
	6c. Telephone, cell phone, Internet, satellite, and cable services (See continuation sheet(s) for details)	6c	\$349.00
	6d. Other. Specify:	6d	
7.	Food and housekeeping supplies	7	\$500.00
8.	Childcare and children's education costs	8	
9.	Clothing, laundry, and dry cleaning	9	\$150.00
10.	Personal care products and services	10	\$25.00
11.	Medical and dental expenses	11	\$50.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12	\$225.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13	\$50.00
14.	Charitable contributions and religious donations	14	
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
		15a.	\$34.64
		15b.	\$81.36
		15c.	\$169.00
		15d.	V.00.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	16.	
17.	Installment or lease payments:	_	
	17a. Car payments for Vehicle 1	17a	
	17b. Car payments for Vehicle 2	17b	
	17c. Other. Specify:	17c	
		17d	
18.		18.	
19.	Other payments you make to support others who do not live with you. Specify:	19	

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 24 of 46

Deb	tor 1	Debra A Alexander Case num		18-10804
20.		real property expenses not included in lines 4 or 5 of this form or on dule I: Your Income.		
	20a.	Mortgages on other property	20a	
	20b.	Real estate taxes	20b	
	20c.	Property, homeowner's, or renter's insurance	20c	
	20d.	Maintenance, repair, and upkeep expenses	20d	
	20e.	Homeowner's association or condominium dues	20e	
21.	Other	Specify:	21. +	
22.	Calcu	alate your monthly expenses.		
	22a.	Add lines 4 through 21.	22a	\$2,643.83
	22b.	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b	_
	22c.	Add line 22a and 22b. The result is your monthly expenses.	22c	\$2,643.83
23.	Calcu	ulate your monthly net income.		
	23a.	Copy line 12 (your combined monthly income) from Schedule I.	23a	\$4,498.26
	23b.	Copy your monthly expenses from line 22c above.	23b. _ _	\$2,643.83
	23c.	Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c	\$1,854.43
24.	Do yo	ou expect an increase or decrease in your expenses within the year after you fi	le this form?	
		xample, do you expect to finish paying for your car loan within the year or do you expent to increase or decrease because of a modification to the terms of your mortgage	, ,	
	1	No.		_
		Yes. Explain here: None.		
		Notice.		

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 25 of 46

Deb	tor 1 Debra A Alexander	Case number (if known)	18-10804	
6c.	Telephone, cell phone, Internet, satellite, and cable services (details): land line \$21.00;mCell Phone \$239; Cable \$89			\$349.00
		Total:		\$349.00

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 26 of 46

Fill in this in	formation to i	dentify your case	:	
Debtor 1	Debra First Name	A Middle Name	Alexander Last Name	-
Dahtan 0	riistivaille	Middle Name	Last Name	
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name	-
United States Ba	ankruptcy Court fo	or the: WESTERN DIS	ST. OF PENNSYLVANIA	_
Case number	18-10804			
(if known)				

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Р	art 1: Summarize Your Assets	
		Your assets Value of what you own
1.	Schedule A/B: Property (Official Form 106A/B)	
	1a. Copy line 55, Total real estate, from Schedule A/B	\$65,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$5,025.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$70,025.00
P	art 2: Summarize Your Liabilities	
		Your liabilities Amount you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$95,500.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+ \$391.05
	Your total liabilities	\$95,891.05
P	art 3: Summarize Your Income and Expenses	
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$4,498.26
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$2,643.83

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 27 of 46

Del	otor 1	Debra A Alexander	Case numbe	er (if known)18-10	804
Р	art 4:	ds			
6.	Are ye	ou filing for bankruptcy under Chapters 7, 11, or 13?			
		lo. You have nothing to report on this part of the form. Check this box and sulfes	bmit this for	m to the court with yo	ur other schedules.
7. What kind of debt do you have?					
	_	Your debts are primarily consumer debts. Consumer debts are those "incurramily, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statist			a personal,
	_	Your debts are not primarily consumer debts. You have nothing to report on his form to the court with your other schedules.	this part of	the form. Check this	box and submit
8.		the Statement of Your Current Monthly Income: Copy your total current mo al Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	nthly incom	e from	\$1,436.67
9.	Сору	the following special categories of claims from Part 4, line 6 of <i>Schedule</i>	E/F:		
				Total claim	
	From	Part 4 on Schedule E/F, copy the following:			
	9a. D	Comestic support obligations. (Copy line 6a.)		\$0.0	0_
	9b. T	axes and certain other debts you owe the government. (Copy line 6b.)		\$0.0	<u>0</u>
	9c. C	Claims for death or personal injury while you were intoxicated. (Copy line 6c.)		\$0.0	<u>0</u>
	9d. S	Student loans. (Copy line 6f.)		\$0.0	<u>0</u>
		Obligations arising out of a separation agreement or divorce that you did not repriority claims. (Copy line 6g.)	oort as	\$0.0	0
	9f. D	Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.	.) +	\$0.0	<u>0</u>

9g. Total. Add lines 9a through 9f.

\$0.00

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 28 of 46

Fill in this inf											
Debtor 1	Debra First Name	A Middle Name	Alexander Last Name								
Debtor 2	i iistivaine	whate maile	Lastivanie								
(Spouse, if filing)	First Name	Middle Name	Last Name								
United States Ba	nkruptcy Court for the	E WESTERN DIST.	OF PENNSYLVANIA								
Case number (if known)	18-10804]	Cr	Check	Check if the	Check if this	Check if this is	Check if this is:	Check if this is a
(II KIIOWII)					am	amend	amended	amended fili	amended filing	amended filing	amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is N	IOT an attorney to help you fill out bankruptcy forms?
☑ No	
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have r true and correct.	read the summary and schedules filed with this declaration and that they are
X <u>/s/ Debra A Alexander</u>	_ X
Debra A Alexander, Debtor 1	Signature of Debtor 2
Date <u>09/21/2018</u> MM / DD / YYYY	Date MM / DD / YYYY

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 29 of 46

Fill in this inf	Fill in this information to identify your case:			
Debtor 1	Debra First Name	A Middle Name	Alexander Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bar	nkruptcy Court fo	or the: WESTERN DIS	ST. OF PENNSYLVAI	NIA_
Case number (if known)	18-10804			
Official Form	107			

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Give Details About Your Marital Status and Where You Lived Befor
I alt I.	i dive betans About i oui mantai otatus and miere i ou Liveu beroi

1.	What is your current marital status?
	✓ Married
	☐ Not married
2.	During the last 3 years, have you lived anywhere other than where you live now?
	☑ No
	Yes. List all of the places you lived in the last 3 years. Do not include where you live now.
3.	Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?
	(Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas,
	Washington, and Wisconsin.)
	☑ No
	Tyes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 30 of 46

Debtor 1	Debra A Alexander		Case nur	mber (if known)	04
Part 2:	Explain the Sources of	our Income			
Fill in t	bu have any income from employs the total amount of income you receare filing a joint case and you have	eived from all jobs and all bu	isinesses, including par	t-time activities.	alendar years?
✓ Ye	es. Fill in the details.				
		Debtor 1		Non-Filing Spouse	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions	Sources of income Check all that apply.	Gross income (before deductions and exclusions
	ary 1 of the current year until	☐ Wages, commissions, bonuses, tips	\$0.00		\$7,788.00 (est.)
·		Operating a business		Operating a business	
	t calendar year:	☐ Wages, commissions, bonuses, tips	\$0.00	₩ages, commissions, bonuses, tips	\$15,574.05
(January 1 t	to December 31, 2017)	Operating a business		Operating a business	
	endar year before that:	Wages, commissions, bonuses, tips	\$0.00	₩ages, commissions, bonuses, tips	\$19,259.00
(January 1 t	to December 31, 2016)	Operating a business		Operating a business	
Include unemp and ga Debtor	to receive any other income during income regardless of whether that bloyment; and other public benefit parabling and lottery winnings. If your 1.	t income is taxable. Example ayments; pensions; rental in are in a joint case and you	les of other income are ncome; interest; dividen have income that you re	ds; money collected from la eceived together, list it only	awsuits; royalties;
□ No	•	on cash source separately.	Do not morade moone	and you noted in line 4.	
		Debtor 1		Non-Filing Spouse	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions	Sources of income Describe below.	Gross income from each source (before deductions and exclusions
From Janua	ary 1 of the current year until	SSD	\$7,416.00	unemployment	\$2,752.61
the date yo	u filed for bankruptcy:	SSI Christian G	\$699.50		
	t calendar year: to December 31, 2017)	SSD	\$11,130.00	tax refund 2016	\$1,668.00
For the cale	endar year before that:	SSD	\$11,130.00		(\$20,185.00)
(January 1 t	to December 31, 2016)			tax refund 2015	\$2,111.00

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 31 of 46

Del	otor 1	Debra A Alexander	Case number (if known) _ 18-10804
P	art 3:	List Certain Payments You Made Before	You Filed for Bankruptcy
6.	Are eith	ner Debtor 1's or Debtor 2's debts primarily consume	r debts?
	□ No.	Neither Debtor 1 nor Debtor 2 has primarily cons "incurred by an individual primarily for a personal, fa	umer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as mily, or household purpose."
		During the 90 days before you filed for bankruptcy, o	id you pay any creditor a total of \$6,425* or more?
		☐ No. Go to line 7.	
		total amount you paid that creditor. Do not	a total of \$6,425* or more in one or more payments and the include payments for domestic support obligations, such as ude payments to an attorney for this bankruptcy case.
		* Subject to adjustment on 4/01/19 and every 3 year	s after that for cases filed on or after the date of adjustment.
	√ Yes	Debtor 1 or Debtor 2 or both have primarily const	imer debts.
		During the 90 days before you filed for bankruptcy, o	id you pay any creditor a total of \$600 or more?
		✓ No. Go to line 7.	
			a total of \$600 or more and the total amount you paid that estic support obligations, such as child support and alimony. by for this bankruptcy case.
7.	Insiders corporat agent, in	s include your relatives; any general partners; relatives of tions of which you are an officer, director, person in con	a payment on a debt you owed anyone who was an insider? If any general partners; partnerships of which you are a general partner; It ol, or owner of 20% or more of their voting securities; and any managing letor. 11 U.S.C. § 101. Include payments for domestic support obligations
	✓ No ☐ Yes	s. List all payments to an insider.	
8.		1 year before you filed for bankruptcy, did you make	any payments or transfer any property on account of a debt that
	Include	payments on debts guaranteed or cosigned by an insid	er.
	✓ No ☐ Yes	s. List all payments that benefited an insider.	

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 32 of 46

Deb	tor 1	Debra A Alexande	er			Case numbe	er (if known)	18-10804	
Pa	art 4:	Identify Legal	Actic	ns, Repos	sessions, and Forecl	osures			
9.	List all s	•	ng pers	onal injury ca	were you a party in any la ses, small claims actions, d			-	-
	□ No ☑ Yes	s. Fill in the details.							
Cas	e title			Nature of the	case	Court or agency		Sta	tus of the case
LSF8 Master Participation Trust vs. Alexander			Execution o	n Foreclosure	Crawford Cour	nty		- Ponding	
			Judgment a	t	Court Name			─ ☑ Pending	
				AD 2015-14	-	Justice Center			_ On appeal
Cas	e numbe	r EX 2018-112		Execution o	ccurred on 7/19/2018	Number Street		☐ Conclude	
						Meadville	PA	16335	_ _
						City	State	ZIP Code	_
	prior r	es. Fill in the information			Describe the property		Date	Value	e of the property
Crea	itor's Nam	e							
Num	ber Str	eet			Explain what happened	I			
					☐ Property was reposs	essed.			
					Property was foreclo	sed.			
					Property was garnisl				
City		:	State	ZIP Code	Property was attached	ed, seized, or levied			
	amound No □ Yes Within	ts from your accounts. Fill in the details. year before you fil	ts or r	efuse to mak	, did any creditor, includii e a payment because you was any of your property lian, or another official?	owed a debt?			efit of
	✓ No Yes		u rece	ivei, a cusioc	ian, or another official?				

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 33 of 46

Debtor 1		Debra A A	lexand	ler		Case number (if k	nown)	18-10804	
Р	art 5:	List Ce	rtain G	ifts and Co	ntributions				
13.	Within 2	2 years befo	ore you	filed for bankr	uptcy, did you give any gifts w	ith a total value of more t	han \$6	00 per perso	on?
	✓ No ☐ Yes	. Fill in the	details fo	or each gift.					
14.	Within 2 to any o	-	ore you	filed for bankr	uptcy, did you give any gifts or	contributions with a total	al value	of more tha	an \$600
	✓ No ☐ Yes	. Fill in the	details fo	or each gift or c	contribution.				
Р	art 6:	List Ce	rtain L	osses					
15.		1 year befoi isaster, or ç	-		ptcy or since you filed for bank	ruptcy, did you lose any	thing b	ecause of th	neft, fire,
	✓ No ☐ Yes. Fill in the details.								
Р	art 7:	List Ce	rtain Pa	ayments or	Transfers				
	Include No	-	/s, bankı	_	nkruptcy or preparing a bankru oreparers, or credit counseling aç		ed for y	our bankrupt	cy.
Jol	n E. Na	gurney			Description and value of any	property transferred		payment ansfer was	Amount of payment
		way Drive			-			3/8/2018	\$1,000.00
 Co	nneaut l	_ake	PA	16316	_				
City			State	ZIP Code	_				
Ema	ail or websit	e address			_				
Pers	on Who M	ade the Paym	ent, if Not	You	_				
17.	anyone	who promi	sed to h	nelp you deal v	ptcy, did you or anyone else a with your creditors or to make p t you listed on line 16.			sfer any pro	perty to
	✓ No ☐ Yes	. Fill in the	details.						

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 34 of 46

Deb	tor 1	Debra A Alexander	Case number (if known)					
18.		in 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than perty transferred in the ordinary course of your business or financial affairs?						
		both outright transfers and transfers made as security (such as granting of include gifts and transfers that you have already listed on this statement.	a security interest or mortgage on your property).					
	✓ No	s. Fill in the details.						
19.		10 years before you filed for bankruptcy, did you transfer any property a beneficiary? (These are often called asset-protection devices.)	to a self-settled trust or similar device of which					
	✓ No	s. Fill in the details.						
Pa	art 8:	List Certain Financial Accounts, Instruments, Safe Depo	sit Boxes, and Storage Units					
20.		1 year before you filed for bankruptcy, were any financial accounts or i , closed, sold, moved, or transferred?	nstruments held in your name, or for your					
		checking, savings, money market, or other financial accounts; certificates of pension funds, cooperatives, associations, and other financial institutions.	f deposit; shares in banks, credit unions, brokerage					
	✓ No	s. Fill in the details.						
21.	-	now have, or did you have within 1 year before you filed for bankruptc urities, cash, or other valuables?	y, any safe deposit box or other depository					
	✓ No	s. Fill in the details.						
22.	Have ye	ou stored property in a storage unit or place other than your home with	in 1 year before you filed for bankruptcy?					
		s. Fill in the details.						
Pa	art 9:	Identify Property You Hold or Control for Someone Else						
23.		hold or control any property that someone else owns? Include any proin trust for someone.	operty you borrowed from, are storing for,					
	✓ No ☐ Yes	s. Fill in the details.						

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 35 of 46

Deb	otor 1	Debra A Alexander	Case number (if known) 18-10804					
P	art 10	Give Details About Environmental Information						
For	the pu	rpose of Part 10, the following definitions apply:						
I	hazard	nmental law means any federal, state, or local statute or regulation ous or toxic substance, wastes, or material into the air, land, soil ng statutes or regulations controlling the cleanup of these substa	, surface water, groundwater, or other medium,					
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.							
		lous material means anything an environmental law defines as a nce, hazardous material, pollutant, contaminant, or similar item.	hazardous waste, hazardous substance, toxic					
Rep	ort all	notices, releases, and proceedings that you know about, regardle	ess of when they occurred.					
24.	Has a law?	ny governmental unit notified you that you may be liable or poter	ntially liable under or in violation of an environmental					
	☑ Y	o es. Fill in the details.						
25.	☑ N	you notified any governmental unit of any release of hazardous n o es. Fill in the details.	naterial?					
26.	Have order	you been a party in any judicial or administrative proceeding uncs.	ler any environmental law? Include settlements and					
	☑ Y	o es. Fill in the details.						
P	art 11	: Give Details About Your Business or Connections	s to Any Business					
27.	Within busin	n 4 years before you filed for bankruptcy, did you own a business less?	s or have any of the following connections to any					
]]]]	A sole proprietor or self-employed in a trade, profession, or other a A member of a limited liability company (LLC) or limited liability pa A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corp	artnership (LLP)					
		o. None of the above applies. Go to Part 12. es. Check all that apply above and fill in the details below for each bu	usiness.					
28.		n 2 years before you filed for bankruptcy, did you give a financial ancial institutions, creditors, or other parties.	statement to anyone about your business? Include					
	□ N □ Y	o es. Fill in the details below.						

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 36 of 46

Debtor 1	Debra A Alexander		Case number (if known)	18-10804
Part 12	Sign Below			
that answer	ers are true and correct. I under	t of Financial Affairs and any attachment rstand that making a false statement, on kruptcy case can result in fines up to 13571.	concealing property, or obta	nining money or
X /s/ Del	ora A Alexander	X		
Debra A	A Alexander, Debtor 1	Signature of Debtor 2		
Date _	09/21/2018	Date	_	
Did you at	tach additional pages to Your St	tatement of Financial Affairs for Indivi	duals Filing for Bankruptcy	(Official Form 107)?
☑ No				
☐ Yes				
Did you pa	ay or agree to pay someone who	o is not an attorney to help you fill out	bankruptcy forms?	
√ No				
	Name of person			otcy Petition Preparer's Notice,
			Declaration, and Si	gnature (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

- You are an individual filing for bankruptcy, and
- Your debts are primarily consumer debts.
 Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 -- Liqudation
- Chapter 11 -- Reorganization
- Chapter 12 -- Voluntary repayment plan for family farmers or fishermen
- Chapter 13 -- Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

+	\$75	filing fee administrative fee trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that the even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans:
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form--the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form-sometimes called the *Means Test*--deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If your income is more than the median income

for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

+		filing fee administrative fee	
	\$1,717	total fee	

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

\$200 filing fee \$75 administrative fee \$275 total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

\$235 filing fee \$75 administrative fee \$310 total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury--either orally or in writing--in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together-called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to:

 $\frac{http://www.uscourts.gov/FederalCourts/Bankruptcy/Ba$

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 41 of 46

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA ERIE DIVISION

In	re Debra A Alexander	Case No.	18-10804
		Chapter	13
	DISCLOSURE OF COMPENSATION OF AT	TORNEY FOR	DEBTOR
1.	. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I a that compensation paid to me within one year before the filing of the petition services rendered or to be rendered on behalf of the debtor(s) in contempt is as follows:	n in bankruptcy, or	agreed to be paid to me, for
	For legal services, I have agreed to accept	\$4	4,500.00
	Prior to the filing of this statement I have received	\$	1,000.00
	Balance Due	\$	3,500.00
2.	. The source of the compensation paid to me was: ☐ Debtor ☐ Other (specify)		
3.	. The source of compensation to be paid to me is:		
	☑ Debtor ☐ Other (specify)		
4.	. I have not agreed to share the above-disclosed compensation with an associates of my law firm.	y other person unle	ss they are members and
	I have agreed to share the above-disclosed compensation with another associates of my law firm. A copy of the agreement, together with a list compensation, is attached.		
5.	. In return for the above-disclosed fee, I have agreed to render legal service	for all aspects of th	e bankruptcy case, including:
	a. Analysis of the debtor's financial situation, and rendering advice to the c bankruptcy;	debtor in determinin	g whether to file a petition in
	b. Preparation and filing of any petition, schedules, statements of affairs ar	nd plan which may l	pe required;
	c. Representation of the debtor at the meeting of creditors and confirmation	on hearing, and any	adjourned hearings thereof;

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 42 of 46

B2030 (Form 2030) (12/15)

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: \$22 hourly, subject to fee application in the event that "no look" fee is exceeded.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

09/21/2018 /s/ John E. Nagurney, Esq.

Date

John E. Nagurney, Esq.
John E. Nagurney, Esq.
12063 Midway Drive

Conneaut Lake, PA 16316

Phone: (814) 382-3328 / Fax: (814) 382-1948

Bar No. 53163

/s/ Debra A Alexander

Debra A Alexander

		D00	Lument Page 43 0	11 40		
Fill in this in	Fill in this information to identify your case: Check as directed in lines 17 and 21:					
Debtor 1	Debra First Name	A Middle Name	Alexander Last Name	According to the calculations required by this Statement:	S	
Debtor 2 (Spouse, if filing) United States Ba Case number (if known)		Middle Name or the: WESTERN DI	Last Name ST. OF PENNSYLVANIA	1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3). 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3). 3. The commitment period is 3 years. 4. The commitment period is 5 years.		
Official Form	n 122C-1			Check if this is an amended filing		
		of Your Currei mmitment Peri	nt Monthly Income od		12/15	
accurate. If more information appli	e space is neede es. On the top o	d, attach a separate s	theet to this form. Include the s, write your name and case i	both are equally responsible for being eline number to which the additional number (if known).		

1. What is your marital and filing status? Check one only.

Not married. Fill out Column A, lines 2-11.

Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

Column A Column B Debtor 1 Debtor 2 or non-filing spouse Your gross wages, salary, tips, bonuses, overtime, and commissions \$0.00 \$1,298.00 (before all payroll deductions). Alimony and maintenance payments. Do not include payments from a spouse. 3. \$0.00 \$0.00 All amounts from any source which are regularly paid for household \$0.00 \$0.00 expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.

5. Net income from operating a business, profession, or farm

	Debtor 1	Debtor 2			
Gross receipts (before all deductions)	\$0.00	\$0.00			
Ordinary and necessary operating -	\$0.00	_ \$0.00			
expenses Net monthly income from a business,	\$0.00	\$0.00	Copy here →	\$0.00	\$0.00
profession, or farm					

Deb	tor 1 Debra A Alexander	Case number (if known) <u>18-10804</u>
		Column A Column B Debtor 1 Debtor 2 or non-filing spouse
6.	Net income from rental and other real property	
	Debtor 1 Debtor 2	
	Gross receipts (before all deductions) \$0.00 \$0.00	
	Ordinary and necessary operating - \$0.00 - \$0.00 expenses	
	Net monthly income from rental or other real property \$0.00 here	→ \$0.00 \$0.00
7.	Interest, dividends, and royalties	<u>\$0.00</u> \$0.00
8.	Unemployment compensation	\$0.00 \$138.67
	Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:	
	For you	
	For your spouse	
9.	Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.	<u>\$0.00</u> <u>\$0.00</u>
	amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.	
	Total amounts from separate pages, if any.	
11.	Calculate your total average monthly income.	
	Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$0.00 + \$1,436.67 = \$1,436.67
		Total average monthly income
Pa	art 2: Determine How to Measure Your Deductions from Inc.	ome
12.	Copy your total average monthly income from line 11.	
13.	Calculate the marital adjustment. Check one:	
You are not married. Fill in 0 below. You are married and your spouse is filing with you. Fill in 0 below. You are married and your spouse is not filing with you. Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents. Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.		he spouse's support of someone other
	If this adjustment does not apply, enter 0 below.	
	Total	Copy here
11	Your current monthly income. Subtract the total in line 12 from line 12	\$1,436,67

Deb	otor 1	Debra A Alexander Case number (if known) 18	3-10804
15.	Calc	ulate your current monthly income for the year. Follow these steps:	
	15a.	Copy line 14 here →	\$1,436.67
		X 12	
	15b.	The result is your current monthly income for the year for this part of the form.	\$17,240.04
16.	Calc	ulate the median family income that applies to you. Follow these steps:	
	16a.	Fill in the state in which you live. Pennsylvania	
	16b.	Fill in the number of people in your household.	
	16c.	Fill in the median family income for your state and size of household	\$102,045.00
17.	How	do the lines compare?	
	17a.	Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, <i>Disposab under 11 U.S.C.</i> § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Your Disposable Income	
	17b.	Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, <i>Disposable income</i> 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Your Disposable Income (Official On line 39 of that form, copy your current monthly income from line 14 above.	
	art 3:	Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)	\$1,436.67
	Dedu	act the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you concalculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's ne, copy the amount from line 13.	ntend
	19a.	If the marital adjustment does not apply, fill in 0 on line 19a.	
	19b.	Subtract line 19a from line 18.	\$1,436.67
20. Calculate your current monthly income for the year. Follow these steps:			
	20a.	Copy line 19b	\$1,436.67
		Multiply by 12 (the number of months in a year).	X 12
	20b.	The result is your current monthly income for the year for this part of the form.	\$17,240.04
	20c.	Copy the median family income for your state and size of household from line 16c	\$102,045.00
21.	How	do the lines compare?	
		Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, <i>The commitment period is 3 years</i> . Go to Part 4.	
		Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, <i>The commitment period is 5 years</i> . Go to Part 4.	

Case 18-10804-JCM Doc 18 Filed 09/22/18 Entered 09/22/18 12:34:31 Desc Main Document Page 46 of 46

Debtor 1	Debra A Alexander	Case number (if known) 18-10804
Part 4:	Sign Below	
By sigr	ning here, under penalty of perjury I declare th	at the information on this statement and in any attachments is true and correct.
X /s/	Debra A Alexander	X
Del	bra A Alexander, Debtor 1	Signature of Debtor 2
Dat	te 9/21/2018	Date
	MM / DD / YYYY	MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.